

United States Bankruptcy Court  
Northern District of California

In re:  
Theya Prakashini Kanagaratnam  
Debtor

Case No. 24-40209-WJL  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0971-4  
Date Rcvd: Jun 05, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:**

Recip ID	Recipient Name and Address
db	+ Theya Prakashini Kanagaratnam, 2316 Lakeshore Avenue #16, Oakland, CA 94606-1055
15590917	+ Charlotte Bank of America Corporate Center, 100 North Tryon Street, Charlotte, North Carolina 28255-0001

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jun 06 2024 04:15:00	CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jun 06 2024 04:15:00	CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg	EDI: CALTAXFEE	Jun 06 2024 04:15:00	State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279
smg	^ MEBN	Jun 06 2024 00:37:16	Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
15596075	+ EDI: BANKAMER2	Jun 06 2024 04:15:00	Bank of America, 100 North Tryon Street, Charlotte NC 28255-0001
15590914	Email/Text: BKelectronicnotices@cenlar.com	Jun 06 2024 00:53:00	Cenlar FSB, P.O. Box 77404, Ewing, NJ 08628
15590915	+ EDI: CITICORP	Jun 06 2024 04:15:00	Citibank, P.O. Box 769004, San Antonio, TX 78245-9004
15590916	^ MEBN	Jun 06 2024 00:34:36	Mortgage Electronic Registration System (MERS), P.O. Box 2026, Flint, MI 48501-2026
15590912	Email/Text: bkteam@selenefinance.com	Jun 06 2024 00:54:00	Selene Finance LP, P.O. Box 8619, Philadelphia PA 19101-8619
15590913	EDI: USBANKARS.COM	Jun 06 2024 04:15:00	U.S. Bank, 800 Nicollet Mall, Minneapolis, MN 55402-7014

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
Office of the U.S. Trustee/Oak	USTPRegion17.OA.ECF@usdoj.gov
Paul Mansdorf	paul@mansdorftrustee.com Paul.Mansdorf@txitrustee.com,e cf.alert+Mansdorf@titlexi.com

TOTAL: 2

**Information to identify the case:**Debtor 1 Theya Prakashini Kanagaratnam

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3695

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court California Northern Bankruptcy Court

Case number: 24-40209

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Theya Prakashini Kanagaratnam

6/5/24**By the court:** William J. Lafferty  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**